

### Old Age, Disability, Death

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First law: 1960.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system; also mandatory private pension system.

**Exchange rate:** U.S.\$1.00 equals 516 CFA francs.

#### Coverage

Employed persons. Exclusion: Self-employed, and certain categories of agricultural workers. Special system for public employees.

#### Source of Funds

**Insured person:** 1.6% of earnings.

**Employer:** 2.4% of payroll.

**Government:** None.

Maximum earnings for contribution purposes: 1,647,315 CFA francs a month (45 times the guaranteed minimum wage).

#### Qualifying Conditions

**Old-age pension:** Age 55 with 10 years of covered employment after program began. Early retirement: Age 50; 5% reduction for each year under age 55. Retirement from gainful activity necessary. Payable abroad.

**Disability pension:** Age 50, permanent incapacity for any work with 10 years of covered employment after the program began.

**Survivor pension:** Deceased was pensioner or met requirements for pension.

#### Old-Age Benefits

**Old-age pension:** 1.33% of average earnings times years of coverage and periods of incapacity (some employment before program began credited toward coverage).

Pension reduced by 5% for each year under age 55.

Child's supplement: 10% of pension for each child under age 16; maximum, 30% of pension.

Lump sum payment for workers over age 55 with less than 10 years' employment.

#### Permanent Disability Benefits

**Disability pension:** About 1.33% of average earnings times years of coverage (some employment before program began credited toward coverage).

Child's supplement: 10% of pension for each child under age 16. Maximum: 30% of pension.

Disability allowance for workers age under age 50 with at least 10 years of contributions, if ineligible for pension. At age 50 the allowance is converted to an old-age benefit without reduction.

#### Survivor Benefits

**Survivor pension:** 50% of pension of insured payable to widow married at least 2 years or with dependent child.

Orphans: 20% of pension of insured for each full orphan under age 16 (21 if student). Maximum for all orphans: 100% of pension of insured.

### Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite board.

### Sickness and Maternity

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First law: 1952.

Current laws: 1964, 1968, 1971, and 1988.

Type of program: Social insurance system. Cash maternity benefits only.

#### Coverage

Employed women and employed workers' wives.

Special system for public employees.

#### Source of Funds

**Insured person:** None.

**Employer:** 0.5% of payroll.

**Government:** None.

Maximum earnings for contribution purposes: 70,000 CFA francs a month.

#### Qualifying Conditions

**Cash maternity benefits:** 3 months of insured employment.

#### Sickness and Maternity Benefits

**Sickness benefit:** None provided.

**Maternity benefit:** 100% of earnings. Paid monthly. 100% of costs of medical care provided in public hospital, or 5,000 CFA francs for confinement in private clinic or other establishment.

Payable for 6 weeks before and 8 weeks (3 weeks more if complications) after confinement. Reimbursement from 3 months of pregnancy for pharmaceuticals.

#### Workers' Medical Benefits

**Medical benefits:** Medical care provided to insured worker by socio-medical centers of the Fund.

Employers must provide medical services for their workers.

#### Dependents' Medical Benefits

**Medical benefits for dependents:** Health care provided to mothers and children at socio-medical centers managed by the National Social Insurance Fund.

### Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of program.

### Work Injury

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First law: 1930.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system.

**Coverage**

Employed persons, seamen, certain self-employed, apprentices, and members of cooperatives. Self-employed may affiliate voluntarily.

**Source of Funds**

**Insured person:** None (except voluntarily affiliated self-employed).

**Employer:** 2% to 5% of payroll, according to risk in industry.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 70,000 CFA francs a month.

**Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

**Temporary Disability Benefits**

**Temporary disability benefit:** 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Family benefits also payable.

Payable from day following injury until recovery or certification of permanent disability.

**Permanent Disability Benefits**

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by the percentage of disability.

Constant-attendance supplement: 40% of pension.

**Workers' Medical Benefits**

**Medical benefits:** Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

**Survivor Benefits**

**Survivor pension:** 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum covering cost of burial.

Adjustment: Pensions adjusted yearly to changes in the average salary subject to contribution.

**Administrative Organization**

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of contributions and benefits.

**Source of Funds**

**Insured person:** None.

**Employer:** 5% of payroll.

**Government:** None.

Maximum earnings for contribution purposes: 70,000 CFA francs a month.

**Qualifying Conditions**

**Family allowances:** Child under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 3 months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).

Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

**Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month for each child.

Prenatal allowance: 13,500 CFA francs payable in 3 installments.

Birth grant: Lump sum of 18,000 CFA francs on birth of each of first 3 children.

Maternity allowance: 18,000 CFA francs paid in 3 installments from birth through the child's first year.

School allowance: One-time payment of 4,500 CFA francs per child.

Some maternal and child health and welfare services also provided.

**Administrative Organization**

Ministry of Public Health and Social Affairs, general supervision.

National Social Insurance Fund, administration of program.

**Family Allowances**

First law: 1955.

Current law: 1968, 1971, 1988 and 1995.

Type of program: Employment-related system.

**Coverage**

Employees with 1 or more children.

Special system for public employees.